

(Official Form 1) (12/03)

FORM B1		United States Bankruptcy Court Northern District of Illinois		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Bhatti, Jarnail S.			Name of Joint Debtor (Spouse) (Last, First, Middle): Bhatti, Pawan		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-3833			Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-1489		
Street Address of Debtor (No. & Street, City, State & Zip Code): 72 E. Country Walk Round Lake Beach, IL 60073			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 72 E. Country Walk Round Lake Beach, IL 60073		
County of Residence or of the Principal Place of Business: Lake			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if different from street address above):					
Information Regarding the Debtor (Check the Applicable Boxes)					
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.					
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank			Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13		
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business			Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3. *** Lorraine M. Greenberg ARDC No.: 03129023 ***		
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)					
Statistical/Administrative Information (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors					
1-15 16-49 50-99 100-199 200-999 1000-over					
<input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
Estimated Assets					
\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million					
<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					
Estimated Debts					
\$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million More than \$100 million					
<input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>					

THIS SPACE IS FOR COURT USE ONLY
U.S. Bankruptcy Court
Northern District Of Illinois

Filed: 05/10/2004
Time: 11:55:37
Debtor: JARNAIL S BHATTI
Case: 04-18271 Fee: 194
Chapter: 13 Rec. #: 3079861
Judge: A Benjamin Goldgar
341 mtg: 06/15/2004 @ 11:00A
ConfHrg: 07/16/2004 @ 11:00A
Trustee: GLENN STEARNS



1:04BK18271-BK001

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Voluntary Petition (This page must be completed and filed in every case)		
Name of Debtor(s): Bhatti, Jarnail S. Bhatti, Pawan		
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: Northern District of Illinois, Eastern Division	Case Number: 98 B 18207/02-16481	Date Filed: 6/11/98
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.
X <u>Jarnail S. Bhatti</u> Signature of Debtor Jarnail S. Bhatti X <u>Pawan Bhatti</u> Signature of Joint Debtor Pawan Bhatti Telephone Number (If not represented by attorney) Date <u>5/10/04</u> Signature of Attorney <u>Lorraine M. Greenberg</u> Signature of Attorney for Debtor(s) Lorraine M. Greenberg ARDC No.: 03129023 Printed Name of Attorney for Debtor(s) Greenberg & Associates Firm Name 20 East Jackson Boulevard Suite 800 Chicago, Illinois, 60604 Address (312) 408-0007 Fax: (312) 427-8543 Telephone Number Date <u>5/10/04</u>		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u>Lorraine M. Greenberg</u> <u>5/10/04</u> Signature of Attorney for Debtor(s) Date Lorraine M. Greenberg ARDC No.: 03129023
		Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No
Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X Signature of Bankruptcy Petition Preparer Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.		
X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

Tail S. Bhatt Pawan Bhatti
Debtor's Signature Joint Debtor's Signature

Date

Case Number

Bankers Trust Company as Custodian
c/o Pierce & Associates
18 S. Michigan Ave., 12th Floor
Chicago, IL 60603

Elk Associates Funding Corporation
c/o The Chaet Kalpan
30 North LaSalle Street, Suite 1520

Illinois Department of Revenue
Bankruptcy Unit
100 W. Randolph St.
Chicago, IL 60601

Interventional Radiological Service
1130 Ten Rod Road D201
North Kingstown, RI 02852

Providian National Bank
P.O. Box 24224
Louisville, KY 40224

Rush North Shore Medical Center
c/o Grabowski Law Center, LLC
2800 S. River Road, Suite 410
Des Plaines, IL 60018-6090

Saxon Mortgage Services, Inc.
P.O. Box 161489
Fort Worth, TX 76161-1489

Saxon Mortgage Services, Inc.
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120

University Anesthesiologists
c/o Armor Systems Corporation
2322 N. Green Bay Road
Waukegan, IL 60087-4209

United States Bankruptcy Court
Northern District of Illinois

In re Jarnail S. Bhatti
Pawan Bhatti

Debtor(s)

Case No.
Chapter

13

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: _____

Jarnail S. Bhatti
Jarnail S. Bhatti
Signature of Debtor

Date: _____

Pawan Bhatti
Pawan Bhatti
Signature of Debtor

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:) CHAPTER 13
)
Jarnail S. Bhatti,) NO.:
Pawan Bhatti,)
Debtors.)

DISCLOSURE OF FEES UNDER RULE 2016(b)

I certify that I am the attorney for said Debtor(s) and that the compensation paid or promised me for the services rendered or to be rendered in connection with said case is as follows:

\$ 0.00 paid to date;

\$ 2,700.00 to be requested at the hearing on attorneys fees to be held at the time of the confirmation hearing;

The source of the compensation paid or to be paid is Debtor(s)' funds; (Debtors have entered into the rights and responsibilities fee agreement option B);

I have not shared or agreed to share such compensation with any other person, outside member or regular associate of my law firm, without exception.

Date: May 10, 2004

BY: 
LORRAINE M. GREENBERG & ASSOCIATES

LORRAINE M. GREENBERG & ASSOCIATES
20 East Jackson, Suite 800
Chicago, Illinois 60604
(312) 408-0007
ARDC No.: 03129023